

CLAIMS

What is claimed is:

1. A computer implemented method of providing products via an electronic funds transaction point of sale (EFTPOS) terminal arrangement coupled to a first vendor DPS
5 hosting a first application and coupled to a financial institution DPS hosting a second application, wherein the EFTPOS terminal arrangement hosts one or more payment applications and one or more non-payment applications, the method comprising:
accessing the first application at the first vendor DPS via the non-payment application of the EFTPOS terminal arrangement;
10 selecting a product via the non-payment application and offered by the first application on the first vendor DPS;
transmitting a set of customer-specific financial account data from the payment application of the EFTPOS to the second application on the financial institution DPS for processing payment for the product; and
15 receiving via the EFTPOS terminal arrangement a transaction confirmation status from the second application on the financial institution DPS in response to receipt of the financial account data transmission at the second application.
2. The method according to claim 1, further comprising the step of displaying via an
20 EFTPOS terminal of the EFTPOS terminal arrangement an electronic message received from at least one of a plurality of vendor DPSs before the step of accessing the first vendor DPS.
3. The method according to claim 1, further comprising the step of establishing a
25 wireless communications link via a mobile communications device with the EFTPOS terminal arrangement before the step of accessing the first vendor DPS, wherein the product is selected from the first vendor DPS via the mobile communications device.
4. The method according to claim 1, further comprising the steps of:
30 receiving a confirmation code in response to selection of the product; and
transferring a data set from the non-payment application to a payment application of the EFTPOS terminal arrangement, the data set identifying the product.

5. The method of claim 1, further comprising the steps of:

generating a data set identifying a payment amount for the product in response to the product selected; and

5 transmitting the data set from the EFTPOS terminal arrangement to a second vendor DPS in response to receiving the transaction confirmation, wherein the data set is stored in the second vendor DPS associated with a customer identification code.

6. The method according to claim 1, further comprising the step of determining a payment amount for the product after the selecting step.

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7. An electronic funds transaction point of sale (EFTPOS) terminal arrangement coupled to a first vendor DPS hosting a first application and coupled to a financial institution DPS hosting a second application, wherein the EFTPOS terminal arrangement hosts one or more payment applications and one or more non-payment applications, the
15 terminal arrangement comprising:

means for accessing the first application at the first vendor DPS via the non-payment application of the EFTPOS terminal arrangement;

means for selecting a product via the non-payment application and offered by the first application on the first vendor DPS;

20 means for transmitting a set of customer-specific financial account data from the payment application of the EFTPOS to the second application on the financial institution DPS for processing payment for the product; and

means for receiving via the EFTPOS terminal arrangement a transaction confirmation from the second application on the financial institution DPS in response the
25 financial account data transmission at the second application.

8. A computer implemented method of processing a stored-value data set corresponding to a vendor via an electronic funds transaction point of sale (EFTPOS) terminal arrangement, the stored-value data being quantifiable units having a redeemable
30 value that are adapted to be stored in a storage device, the method comprising:

accessing a first database that has the stored-value data sets available for purchase via the EFTPOS terminal arrangement;

generating at least one stored-value data set in response to a data selection made from the first database; and

receiving the stored value data set in a storage device configured to download the stored value data set from the first database via the EFTPOS terminal arrangement.

- 5 9. The method of claim 8, further comprising the step of processing a payment for the stored value data set via a financial DPS in response to the stored value data set from the generating step.

- 10 10. A system for processing a stored value data set corresponding to a vendor via an electronic funds transaction point of sale (EFTPOS) terminal arrangement, the stored-value data being quantifiable units having a redeemable value that are adapted to be stored in a storage device, the system comprising:

means for accessing a first database that has the stored-value data sets available for purchase via the EFTPOS terminal arrangement;

- 15 means for generating at least one stored value data set in response to a data selection made from the first database; and

means for receiving the stored value data set in a storage device configured to download the stored value data set from the first database via the EFTPOS terminal arrangement.

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11. A computer implemented method of processing a payment to a first vendor via an electronic funds transaction point of sale (EFTPOS) terminal arrangement of a second vendor, the EFTPOS coupled to a first vendor DPS hosting a first application and coupled to a financial institution DPS hosting a second application, wherein the EFTPOS terminal arrangement hosts one or more payment applications and one or more non-payment applications, the method comprising:

accessing the first application of the first vendor DPS via an EFTPOS terminal arrangement of the second vendor DPS;

- 30 selecting an item via the non-payment application and offered by the first application on the first vendor DPS via the non-payment application on the EFTPOS terminal arrangement;

transferring a data set from the first application to the non-payment application, the data set identifying the item selected;

transmitting the data set and customer-specific financial account data from the payment application on the EFTPOS terminal arrangement to the second application on the financial institution DPS for processing of the payment; and

5 receiving via the EFTPOS terminal arrangement a transaction confirmation from the second application on the financial institution DPS in response to receipt of the data set at the second application.

12. A computer implemented method of providing products via an electronic funds transaction point of sale (EFTPOS) terminal arrangement coupled to a first vendor data processing system (DPS) hosting a first application and coupled to a financial institution DPS hosting a second application, wherein the terminal arrangement hosts one or more payment applications and one or more non-payment applications, the method comprising:

accessing the first application at the vendor DPS via the non-payment application of the EFTPOS terminal arrangement;

15 selecting a product via the non-payment application and offered by the first application database on the vendor DPS; and

receiving via the EFTPOS terminal arrangement a transaction confirmation from the first application on the vendor DPS in response to selection of the product.

20 13. The method of claim 12, further comprising the step of transmitting a set of customer-specific financial account data from the payment application of the terminal arrangement to the second application on the financial institution DPS for processing payment for the product.

25 14. The method of claim 12, further comprising the steps of:

validating the product selection via the non-payment application upon receiving a confirmation code at the first application of the vendor DPS; and

validating a payment for the product via the payment application of the terminal arrangement via the second application of the financial DPS upon receiving the
30 confirmation code.

15. The method of claim 12, further comprising the step of providing a vendor advertisement from the first vendor DPS to the EFTPOS terminal arrangement before accessing the first application at the first vendor DPS.

5 16. The method of claim 12, further comprising the step of providing a data set from a non-financial DPS to the EFTPOS terminal arrangement before accessing a non-payment application hosted by the non-financial DPS.

10 17. The method of claim 12, further comprising the step of providing a real-time message from a non-financial DPS to the EFTPOS terminal arrangement before accessing a non-payment application hosted by the non-financial DPS.

15 18. The method of claim 12, further comprising the step of wirelessly communicating with the EFTPOS terminal arrangement via a mobile communications device before accessing the first application at the first vendor DPS.

20 19. An electronic funds transaction point of sale (EFTPOS) system, the system being coupled to a first vendor data processing system (DPS) hosting a first application and coupled to a financial institution DPS hosting a second application, wherein the terminal arrangement hosts one or more payment applications and one or more non-payment applications, the system comprising:

means for accessing the first application at the vendor DPS via the non-payment application of the EFTPOS terminal arrangement;

25 means for selecting a product via the non-payment application and offered by the first application database on the vendor DPS; and

means for receiving via the EFTPOS terminal arrangement a transaction confirmation from the first application on the vendor DPS in response to selection of the product.

30 20. A computer implemented method of providing products via an electronic appliance at a point of sale location, the appliance being coupled to a first vendor data processing system (DPS) hosting a first application, wherein the appliance hosts one or more non-payment applications, the method comprising:

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displaying a data set on the electronic appliance received from the first application of the first vendor DPS;

accessing the first application at the first vendor DPS via the non-payment application of the electronic appliance in response to the receipt of the displayed data set;

5 selecting a product via the non-payment application and offered by the first application on the first vendor DPS; and

receiving via the electronic appliance a transaction confirmation from the first application at the first vendor DPS in response to selecting the product.

10 21. The method of claim 20, further comprising the step of transmitting a set of customer-specific financial account data from a payment application hosted by an EFTPOS terminal arrangement coupled to the electronic appliance to a second application on a financial institution DPS coupled to the EFTPOS terminal in response to receipt of the transaction confirmation.

15 22. An electronic appliance located at a point of sale location, the appliance being coupled to a first vendor data processing system (DPS) hosting a first application, wherein the appliance hosts one or more non-payment applications, the appliance comprising:

20 means for displaying a data set on the electronic appliance received from the first application of the first vendor DPS;

means for accessing the first application at the first vendor DPS via the non-payment application of the electronic appliance in response to the receipt of the displayed data set;

25 means for selecting a product via the non-payment application and offered by the first application on the first vendor DPS; and

means for receiving via the electronic appliance a transaction confirmation from the first application at the first vendor DPS in response to selecting the product.